

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Parminder Kaur
Debtor

Case No. 22-02052-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Nov 29, 2022

User: AutoDocket
Form ID: pdf002

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2022:

Recip ID	Recipient Name and Address
db	+ Parminder Kaur, 427 Turnberry Lane, Hazle Township, PA 18202-9602
5502555	+ AmEx/Citibank, NA, 9111 Duke Blvd., Mason, OH 45040-8999
5502556	+ Andrews Federal Credit Union, 5711 Allentown Rd, Suitland, MD 20746-4547
5502562	+ DMI Andrews Federal Credit, 1 Corporate Dr, Suite 360, Lake Zurich, IL 60047-8945
5502564	+ Engs Financing, One Pierce Place, Suite 1100 W, Itasca, IL 60143-3149
5502566	+ Foursome Group, LLC, 360 Kidder Street, Suite 5, Wilkes-Barre, PA 18702-5619
5502568	+ PA Dep't of Labor and Industry, Office of Chief Counsel, Scranton Regional Office, 100 Lackawanna Avenue, Scranton, PA 18503-1904
5502578	+ WF/Bobs Discount Furn, PO Box 14517, CBS MAC F8235-01C, Des Moines, IA 50306-3517
5502577	+ Wells Fargo Card Services, PO Box 14525, Des Moines, IA 50306-3525

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 29 2022 18:44:04	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: rmscedi@recoverycorp.com	Nov 29 2022 18:44:04	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5502827	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 29 2022 18:44:11	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5507980	Email/PDF: resurgentbknofications@resurgent.com	Nov 29 2022 18:44:11	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5502557	Email/Text: creditcardbkcorrespondence@bofa.com	Nov 29 2022 18:40:00	Bank of America, 4060 Ogletown/Stanton Rd, DES-019-03-07, Newark, DE 19713
5502558	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 29 2022 18:44:05	BestBuy/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
5503823	Email/Text: BKPT@cfna.com	Nov 29 2022 18:40:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OHIO 44181-8011
5502559	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 29 2022 18:44:16	Capital One Bank USA NA, PO Box 31293, Salt Lake City, UT 84131-0293
5502560	+ Email/Text: BKPT@cfna.com	Nov 29 2022 18:40:00	Credit First, 6275 Eastland Road, Brookpark, OH 44142-1399
5502561	Email/Text: mrdiscen@discover.com	Nov 29 2022 18:40:00	Discover Bank, PO Box 15316, Wilmington, DE 19850
5503522	Email/Text: mrdiscen@discover.com	Nov 29 2022 18:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5502565	Email/Text: collecadminbankruptcy@fnni.com	Nov 29 2022 18:40:00	FNB Omaha, PO Box 3412, Omaha, NE 68197
5504776	Email/Text: collecadminbankruptcy@fnni.com		

District/off: 0314-5
Date Rcvd: Nov 29, 2022

User: AutoDocke
Form ID: pdf002

Page 2 of 3
Total Noticed: 36

		Nov 29 2022 18:40:00	First National Bank of Omaha, 1620 Dodge Street, Stop Code 3113, Omaha, Nebraska 68197
5502567	Email/PDF: ais.chase.ebn@aisinfo.com		
		Nov 29 2022 18:44:15	JPMCB Card Services, 301 N. Walnut St, Floor 09, Wilmington, DE 19801
5505845	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com		
		Nov 29 2022 18:40:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5502569	+ Email/PDF: gecsed@recoverycorp.com		
		Nov 29 2022 18:44:02	SYNCB / Lowes, 4125 Windward Plaza, Alpharetta, GA 30005-8738
5502570	+ Email/PDF: gecsed@recoverycorp.com		
		Nov 29 2022 18:44:02	SYNCB/Sam/s Club DC, 4125 Windward Plaza, Alpharetta, GA 30005-8738
5502601	+ Email/PDF: gecsed@recoverycorp.com		
		Nov 29 2022 18:44:02	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5502571	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Nov 29 2022 18:44:12	THD/CBNA, One Court Square, Long Island City, NY 11120-0001
5502573	Email/Text: TFS_Agency_Bankruptcy@toyota.com		
		Nov 29 2022 18:40:00	Toyota Motor Credit Corp., 19001 South Western Avenue, Torrance, CA 90509
5502572	Email/Text: bankruptcy@huntington.com		
		Nov 29 2022 18:40:00	The Huntington Nat'l Bank, PO Box 182232, GW1W34, Columbus, OH 43218-2232
5502574	Email/Text: legal@tabbank.com		
		Nov 29 2022 18:40:00	Transportation Alliance Bank, Inc., 4185 Harris Blvd., Ogden, UT 84403
5502575	+ Email/Text: bankruptcy@bbandt.com		
		Nov 29 2022 18:40:00	Truist Bank, PO Box 2306, Wilson, NC 27894-2306
5502576	+ Email/Text: bankruptcy@bbandt.com		
		Nov 29 2022 18:40:00	Truist Bank, PO Box 1847, Wilson, NC 27894-1847
5502563	Email/Text: RPSBankruptcyBNCNotification@usbank.com		
		Nov 29 2022 18:40:00	Elan Financial Services, PO Box 108, St. Louis, MO 63166-0108
5503801	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com		
		Nov 29 2022 18:44:11	Wells Fargo Bank, N.A., Small Business Lending Division, P.O. Box 29482 MAC S4101-08C, Phoenix, AZ 85038-9482
5504641	+ Email/Text: pasi_bankruptcy@chs.net		
		Nov 29 2022 18:40:00	Wilkes-Barre General Hospital c/o PASI, PO Box 188, Brentwood, TN 37024-0188

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5503259	*+	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5505846	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5505847	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Andrews Federal Credit Union bnicholas@kmlawgroup.com
J. Zac Christman	on behalf of Debtor 1 Parminder Kaur zac@fisherchristman.com office@fisherchristman.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Michael Patrick Farrington	on behalf of Creditor Andrews Federal Credit Union mfarrington@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

IN RE:
PARMINDER KAUR,

 X ORIGINAL PLAN
 AMENDED PLAN (Indicate 1st, 2nd, 3rd,
 etc.)
 Number of Motions to Avoid Liens
 Number of Motions to Value Collateral

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as “Not Included” or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.

A. Plan Payments From Future Income

1. To date, the Debtor paid \$ 0 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$ _____, plus other payments and property stated in § 1B below:

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
11/2022	10/2025	\$ 425	N/A	\$ 425	\$ 15,300
				Total Payments:	\$ 15,300

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: (X) Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is **\$ 6,492.73**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

X No assets will be liquidated. *If this line is checked, the rest of § 1.B need not be completed or reproduced.*

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. *Check one.*

X None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. *Check one.*

 None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*

- X Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
DMI Andrews Federal Credit	Debtor's Residence at 427 Turnberry Lane, Hazle Township, Luzerne County, PA	7951
Andrews Federal Credit Union	Debtor's Residence (2 nd Mortgage)	0000
Toyota Motor Credit	2010	0001
Engs Financing	2018 Freightliner Cascadia (Paid by J Speed Cargo, LLC)	3478
Transportation Alliance Bank, Inc.	2018 Freightliner Cascadia (Paid by J Speed Cargo, LLC)	7322

C. Arrears, including, but not limited to, claims secured by Debtor's principal residence. Check one.

- X None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

D. Other secured claims (conduit payments, claims for which a § 506 valuation is not applicable, etc.)

- X None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

E. Secured claims for which a § 506 valuation is applicable. Check one.

- X None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

F. Surrender of Collateral. Check one.

- None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

- X The Debtor elects to surrender to each creditor listed below the collateral that secures the creditor's claim. The Debtor requests that upon confirmation of this plan or upon approval of any modified plan the stay under 11 U.S.C. §362(a) be terminated as to the collateral only and that the stay under §1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 4 below.

Name of Creditor	Description of Collateral to be Surrendered
The Huntington Nat'l Bank	All property of J & S Enterprises, LLC
Foursome Group, LLC	Leasehold interest of J & S Enterprises, LLC

G. Lien Avoidance. *Do not use for mortgages or for statutory liens, such as tax liens. Check one.*

- X None. *If "None" is checked, the rest of § 2.G need not be completed or reproduced.*

3. PRIORITY CLAIMS.

A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
2. Attorney's fees. Complete only one of the following options:
 - a. In addition to the retainer of \$ 960 already paid by the Debtor, the amount of \$4,540 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
 - b. \$ _____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).
3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.
Check one of the following two lines.

- X None. *If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.*

B. Priority Claims (including certain Domestic Support Obligations).

Allowed unsecured claims, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

Name of Creditor	Estimated Total Payment

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.

X None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified. Check one of the following two lines.

X None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.

 None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

X The following contracts and leases are assumed (and arrears in the allowed claim to be cured in the plan) or rejected:

Name of Creditor	Description of Contract or Lease	Monthly Payment	Interest Rate	Estimated Arrears	Total Plan Payment	Assume or Reject
Foursome Group, LLC	Commercial lease				\$ 0	Reject
Green Earth Cleaning	Dry cleaning support contract for J&S Enterprise				\$ 0	Reject
Lapels	Franchise agreement for J&S Enterprise				\$ 0	Reject

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

- ☐ plan confirmation.
☒ entry of discharge.
☐ closing of case:

7. DISCHARGE: (Check one)

- (X) The debtor will seek a discharge pursuant to § 1328(a).
() The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1	Adequate protection payments	\$ -0-	
Level 2	Debtor's attorney's fees.	\$ 4,540	
Level 3	Domestic Support Obligations	\$ -0-	
Level 4	Priority claims, pro rata	\$ -0-	
Level 5	Secured claims, pro rata	\$ -0-	
Level 6	Specially classified unsecured claims	\$ -0-	
Level 7	General unsecured claims	\$ 9,460	
Level 8	Untimely filed unsecured claims to which the debtor(s) has/have not objected.	\$ -0-	
	Subtotal		\$ 14,000
	Trustee Commission (Estimated at 8.5%)	\$ 1,300	
	Total		\$ 15,300

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

- A. This Plan contains 1) a chart in Section 8, above, that contains estimated distributions to each class of creditors, in addition to all other items required by the Model Plan; and 2) no signature line for a joint debtor, as there is none.

Dated: October 21, 2022

/s/ J. Zac Christman
J. Zac Christman, Esquire, Attorney for Debtor

/s/ Parminder Kaur
PARMINDER KAUR, Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.